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Certificate of Notice Page 1 of 3
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Nicole Arnold Debtor Case No. 17-16157-amc Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2 User: dlv Page 1 of 1 Date Rcvd: Oct 12, 2017 Form ID: 309I Total Noticed: 14

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2017. Road, Elkins Park, PA 19027-3430 Dayton, OH 45401-8703 7400 Richards Road, db +Nicole Arnold, 13981535 +Pnc Mortgage, Po Box 8703, +Us Dept Of Ed/Great Lakes Higher Educati, Attn: Bankruptcy, 2401 International Lane, 13981538 Madison, WI 53704-3121 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: brad@sadeklaw.com Oct 13 2017 01:38:37 BRAD J. SADEK, Sadek and Cooper, 1315 Walnut Street, Suite 502, Philadelphia, PA 19107 +E-mail/Text: bncnotice@ph13trustee.com Oct 13 2017 01:40:16 WILLIAM C. MILLER, Esq., tr Chapter 13 Trustee, 1234 Market Street, Suite 1813, Philadelphia, PA 19107-3704 E-mail/Text: bankruptcy@phila.gov Oct 13 2017 01:39:59 City of Philadelphia, smq 1515 Arch Street 15th Floor, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, Philadelphia, PA 19102-1595 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 13 2017 01:39:19 smg Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 13 2017 01:39:36 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Oct 13 2017 01:39:22 United States Trustee, ust Office of the U.S. Trustee, 833 Ch +EDI: AARGON.COM Oct 13 2017 01:28:00 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405 Aargon Agency, 13981531 Attn: Bankruptcy Department, 8668 Spring Mountain Rd, Las Vega +EDI: WFNNB.COM Oct 13 2017 01:28:00 Las Vegas, NV 89117-4132 Comenity Bank/Lane Bryant, Po Box 182125, 13981532 Columbus, OH 43218-2125 +EDI: WFNNB.COM Oct 13 2017 01:28:00 13981533 Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125 +EDI: WFNNB.COM Oct 13 2017 01:28:00 Comenitybank/New York, 13981534 AttN: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125 EDI: PRA.COM Oct 13 2017 01:28:00 13981536 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541 TOTAL: 11 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 13981537* (address filed with court: Portfolio Recovery, Po Box 41067, Norfolk, VA 23541) TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2017 at the address(es) listed below:

BRAD J. SADEK on behalf of Debtor Nicole Arnold brad@sadeklaw.com

MATTEO SAMUEL WEINER on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmllawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 4

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Information to	identify the case:	1 ago 2 of 0	
Debtor 1	Nicole Arnold	Social Security number or ITIN xxx-xx-9037	
	First Name Middle Name Last Name	EIN	
Debtor 2		Social Security number or ITIN	
(Spouse, if filing)	First Name Middle Name Last Name	EIN	
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 13 9/11/17	
Case number: 17	7–16157–amc		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Nicole Arnold	
2.	All other names used in the last 8 years		
3.	Address	7400 Richards Road Elkins Park, PA 19027	
4.	Debtor's attorney Name and address	BRAD J. SADEK Sadek and Cooper 1315 Walnut Street Suite 502 Philadelphia, PA 19107	Contact phone 215–545–0008 Email: <u>brad@sadeklaw.com</u>
5.	Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee 1234 Market Street Suite 1813 Philadelphia, PA 19107	Contact phone 215–627–1377 Email: <u>ecfemails@ph13trustee.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office —— 8:00 A.M. to 4:30 P.M. Contact phone (215)408–2800
			Date: 10/12/17

For more information, see page 2

Debtor Nicole Arnold Case number 17–16157–amc

7	Meeting of creditors			
Debtors must attend the meeting to be questioned under oath. In a joint		November 15, 2017 at 9:00 AM	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107	
	case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	FA 19107	
8.	Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 1/14/18	
	required filing fee by the following deadlines.	 You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		
Deadline for all creditors to file a percept governmental units): Deadline for governmental units to claim: Deadlines for filing proof of claim: A proof of claim is a signed statement descrete www.uscourts.gov or any bankruptcy clerk's lif you do not file a proof of claim by the deace a proof of claim even if your claim is listed in Secured creditors retain rights in their collate claim submits the creditor to the jurisdiction of the collate claim submits the creditor to the jurisdiction		Deadline for all creditors to file a proof of clain	n Filing deadline: 2/13/18	
		Deadline for governmental units to file a proof claim:	of Filing deadline: 3/10/18	
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might ra proof of claim even if your claim is listed in the schedules to Secured creditors retain rights in their collateral regardless or claim submits the creditor to the jurisdiction of the bankruptce. For example, a secured creditor who files a proof of claim maincluding the right to a jury trial.	not be paid on your claim. To be paid, you must file hat the debtor filed. f whether they file a proof of claim. Filing a proof of y court, with consequences a lawyer can explain.	
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of 550.00 per month for 60 months. The hearing on confirmation will be held on: 12/12/17 at 10:00 AM, Location: Courtroom #5, 900 Market Street, Philadelphia, PA 19107		
10	. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12	. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		
13	. Discharge of debts	Confirmation of a chapter 13 plan may result in a discha debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credit debtors personally except as provided in the plan. If yo discharge under 11 U.S.C. § 523(a)(2) or (4), you must bankruptcy clerk's office by the deadline. If you believe of any of their debts under 11 U.S.C. § 1328(f), you must be supported to the confirmation of the confirmation	debts will not be discharged until all payments ors may never try to collect the debt from the u want to have a particular debt excepted from file a complaint and pay the filing fee in the e that the debtors are not entitled to a discharge	